**When completing each section use the links on my website to help in your discovery.**

**Life Insurance**

**Definitions**

Term Life Insurance -

Whole Life Insurance (Permanent) -

**Questions**

1.) Why would someone purchase life insurance?

2.) Which form of life insurance is more expensive and why?

**Health Insurance**

**Definitions**

Co - Pay

Deductible

Co - Insurance

Premiums

Out of Pocket Maximum

**Questions**

1.) What is typical preventive care that health insurance covers?

2.) What is the typical process when paying for health care?

3.) After the deductible, what are your responsible payments called?

4.) Are these health cost forever or do they start over after the year is complete?

**Dental Insurance**

1.) What is dental insurance?

2.) What is common preventative care that dental insurance will cover at no cost to you?

3.) Does dental insurance have co-pays and deductibles for some procedures? Identify Examples.

**Vision Insurance**

1.) What are the common items that Vision Insurance helps the insured with?

2.) What are some common co-pay amounts and for what services?

3.) If I have the DeltaVision Enhanced Plan and the contacts I am going to purchase cost $200.00. How much would the person be responsible for after the allowance and discount?

**Disability Income Insurance**

**Definitions**

Benefit Period -

Elimination Period -

1.) What is the difference between Short Term and Long Term Disability?

2.) What are reasons why people tend to stay away from Disability Insurance?